



*Federally Insured Cash Account*

**FICA ACCOUNT**

**ONLINE**

**USER MANUAL**

*The information contained is for the sole use of StoneCastle Cash Management, LLC Clients*

**2012**

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## Introduction

Welcome to [ficaaccount.com](http://ficaaccount.com). This user manual has been created to assist you in navigating through the site. StoneCastle Cash Management is committed to providing you access to your account 24/7, giving you the most up to date information about your FICA Account. You will be able to:

- View Your Account Activity
- Add New Users And Accounts
- Prepare Withdrawal Requests
- View Daily Breakdown Of Balances By Bank
- View Statements

This manual was created to simplify your online experience.

## Getting Started

Account setup is fast and easy. Once your account has been opened and funded, you will be sent instructions on how to obtain online access. The e-mail address that you provided in your account opening documents will be used to provide the necessary information needed to log on. The FICA Support Team will perform the initial set up for the designated online Account Administrator and other individuals listed in your account opening documents. The Online Account Administrator will have full access to the FICA Account Information, including the ability to add or delete users, set user access levels and request that additional accounts be linked to the user profiles.

**Note:** The FICA Support Team will manage all changes to Online Account Administrator's Access.

Below is a sample e-mail that is sent once the FICA Account is set up for online access:

### E-mail Message:

#### Account Setup

Dear FICA Client,

We are privileged to welcome you as a new FICA® client. A benefit of being a FICA client is online access to your account 24 hours/7 days a week. You have been granted Online Access. By accessing your FICA Account online, you will be able to:

- View Your Account Activity
- View Daily Breakdown Of Balances By Bank
- View Statements

- Prepare Withdrawal Requests
- Manage Account Users

To access your FICA Account, go to [www.ficaaccount.com](http://www.ficaaccount.com)

- Enter your user name (e-mail address)
- Your temporary password is
- Once you log on, you will be prompted to change your password.
- Please follow the on screen instructions to create a secure password.

If you have any other questions about your FICA Account, please call 866-343-5516.

Again, thank you for choosing StoneCastle for your cash management needs.

Sincerely,

FICA Support Team

## Log On

1. Go to [www.ficaaccount.com](http://www.ficaaccount.com)
  - a. User Name: Enter your e-mail address
  - b. Temporary Password: Sent by the FICA Support Team
  - c. You will be prompted to create your own password



**Figure 1 – FICA Home Page**

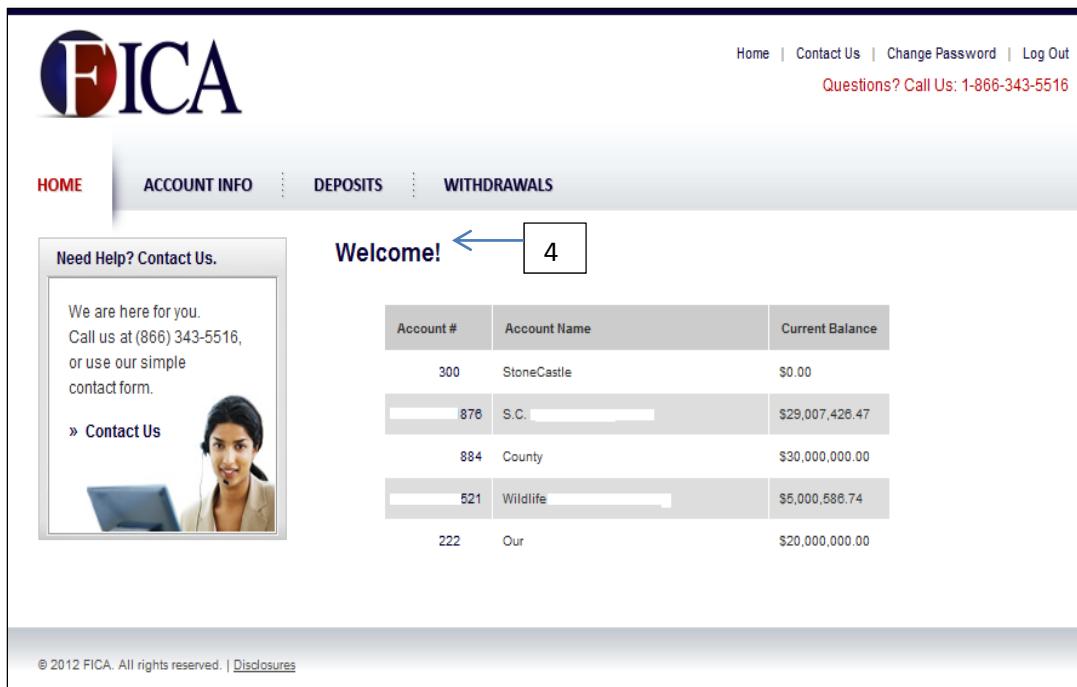
## Create Password

2. The password is case sensitive and must be at least 8 characters:
  - a. Must include at least 1 upper case character
  - b. Must include at least 1 numeric character
  - c. Confirm your password – retype the password exactly as entered
  - d. Click the “Change Password” button

The screenshot shows the FICA website's 'Change Password' page. At the top, there's a navigation bar with links for Home, Contact Us, Change Password, and Log Out. Below that, a red banner says 'Questions? Call Us: 1-866-343-5516'. The main content area has tabs for HOME, ACCOUNT INFO, DEPOSITS, and WITHDRAWALS. On the left, there's a sidebar with a 'Need Help? Contact Us.' section featuring a photo of a customer service representative and a '» Contact Us' link. The central part of the page is titled 'Change Password' (boxed with a blue arrow labeled '2'). It contains instructions: 'Your new password must contain 1 upper case letter, 1 numeric value and be at least 8 characters long.' There are three input fields: 'Old Password', 'New Password', and 'Confirm New Password'. A 'Change Password' button is at the bottom. The footer includes a copyright notice: '© 2012 FICA. All rights reserved. | [Disclosures](#)'.

**Figure 2 – Change Password**

3. Verify that your new password has taken effect
  - a. From the FICA Home Page
  - b. Enter User Name – your e-mail address
  - c. Password – the one you created
4. Once you log on, you will be taken to the Welcome Page where you will see your account summary. If you have more than one account, each account will display separately. The following information will display:
  - a. Account Number (Full Account Number will display)
  - b. Account Name (Full Name will display)
  - c. Current Balance



**Figure 3 – Welcome Page**

5. If this is your first FICA Account, only one account will display.

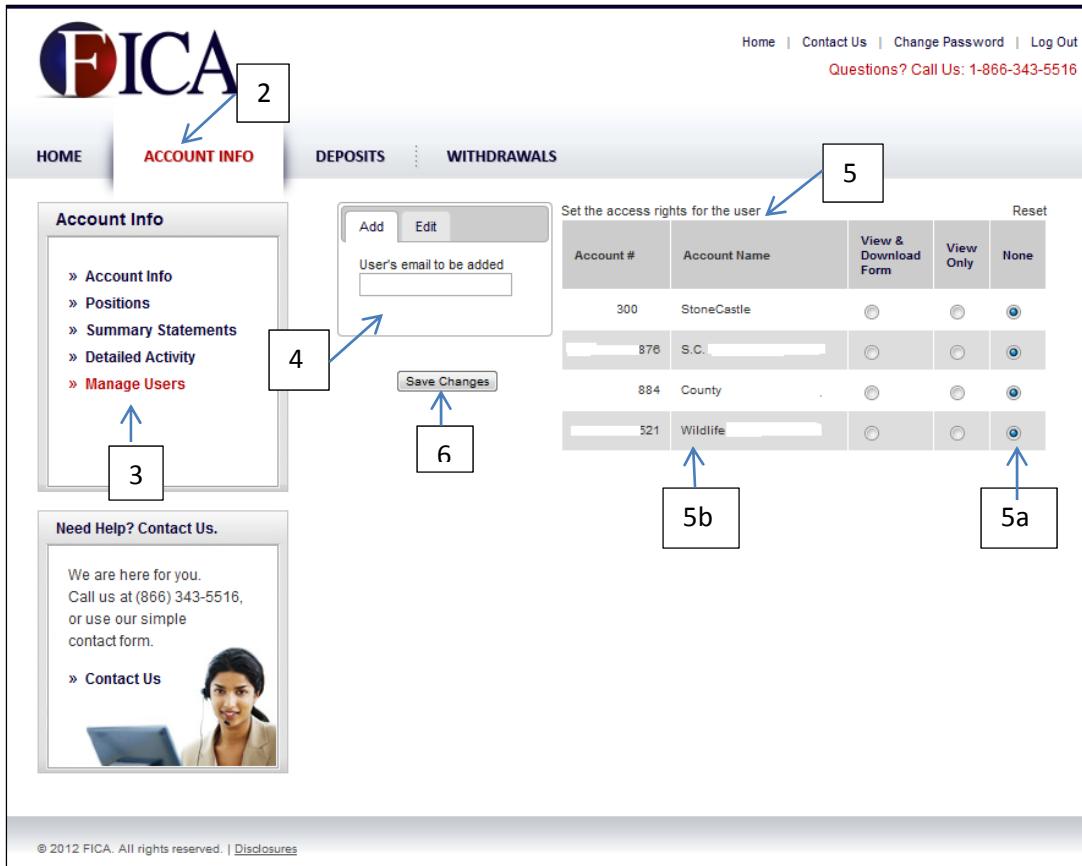
## Manage Users

This Feature is only available to the Online Account Administrator.

This feature allows greater flexibility in managing your FICA Account. During the initial account set-up, the FICA Support Team will also set up any users that were designated in your account opening documents. However, as necessary, the online account administrator will be able to add additional users or delete them as necessary. Each user will have a unique user name and password and can be granted specific user access privileges. To keep it simple the User Name will be the individual's e-mail address and a temporary password will be issued to each new user by the FICA Support Team.

### Adding Users

1. The Account Administrator will log on to your FICA Account
2. Go to the Account Info Tab



**Figure 4 – Manage Users**

3. Click on “Manage Users” – You will be able to either add new users or edit existing users. The page will display your accounts
  
4. Enter the e-mail address of the new user and confirm the e-mail address by re-typing it
  
5. Set the access rights for each user
  - a. User access will default to None awaiting the Account Administrator’s actions
  - b. If you have multiple accounts, you can grant different access rights to each account for each individual that you add
  - c. There are two levels of access to the FICA Account:
    - i. **View & Download Form** – allows the user to initiate withdrawals requests from the FICA Account. This access level gives the user the ability to prepare and download a withdrawal request form; the form must still be signed by an Authorized
    - ii. **View only** – the user can see account information, but cannot change user access or initiate withdrawals from the FICA Account
  
6. Click the **Save Changes** Button; a message will confirm that your changes have been saved

- Once the new user has been added successfully, a confirmation e-mail will be sent to that individual acknowledging that they have online access to the FICA Account.

## Edit Users

The Online Account Administrator will have the ability to edit the access rights of other users, including deleting access. Users can have different access to different accounts if necessary. Access can be changed for any one account or for all accounts. To edit user access:

- Log on to [www.ficaaccount.com](http://www.ficaaccount.com)

- Go to the Account Info Tab

**Account Info**

- » Account Info
- » Positions
- » Summary Statements
- » Detailed Activity
- » **Manage Users**

Set the access rights for the user

Account #	Account Name	View & Download Form	View Only	Delete
133	StoneCastle	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
104	S.C.	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
1047	County	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
10479	Wildlife	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Need Help? Contact Us.

We are here for you.  
Call us at (866) 343-5516,  
or use our simple  
contact form.

» **Contact Us**

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**Figure 5 – Edit Users**

3. Select Manage Users
  - a. Select the user you wish to edit using the drop down arrow
  - b. Select the account where the access is being changed
  - c. Select the Access Level
  - d. Make the changes and then click on “Save Changes”
  - e. A message will display to indicate that your changes have been successfully made
  - f. If you wish to make changes, click the “Reset” link

Note: The Online Administrator can manage other account users. If changes are needed to the Administrator's profile, contact the FICA Support Team.

## Changing Password

The screenshot shows the FICA website's change password interface. At the top right, there's a navigation bar with links for Home, Contact Us, Change Password, and Log Out. Below this, a red box labeled '2' highlights the 'Change Password' link. The main content area has a heading 'Change Password' with a red box labeled '3' pointing to it. There are three input fields for 'Old Password', 'New Password', and 'Confirm New Password'. A note above the fields states: 'Your new password must contain 1 upper case letter, 1 numeric value and be at least 8 characters long.' At the bottom left, there's a sidebar with contact information and a photo of a woman. The footer contains a copyright notice: '© 2012 FICA. All rights reserved. | Disclosures'.

**Figure 6 – Change Password**

1. On the FICA Home Page, log in using your old password or your temporary password
2. From the Welcome Page, Click the “Change Password” link (upper right corner)
3. Once the Change Password Screen appears; you must choose a password that is at least 8 characters. It must contain at least 1 upper case letter and at least 1 numeric character.
  - a. Enter your Old Password
  - b. Enter a New Password

- c. Confirm New Password
- d. Click the “Change Password” Button to save your changes

4. A message will display when the password is successfully changed

## **Password Reset**

In the event that you forget your password, simply go to the FICA Home Page and Click on “Forgot Password?” and you will be linked to the Reset Password Screen.

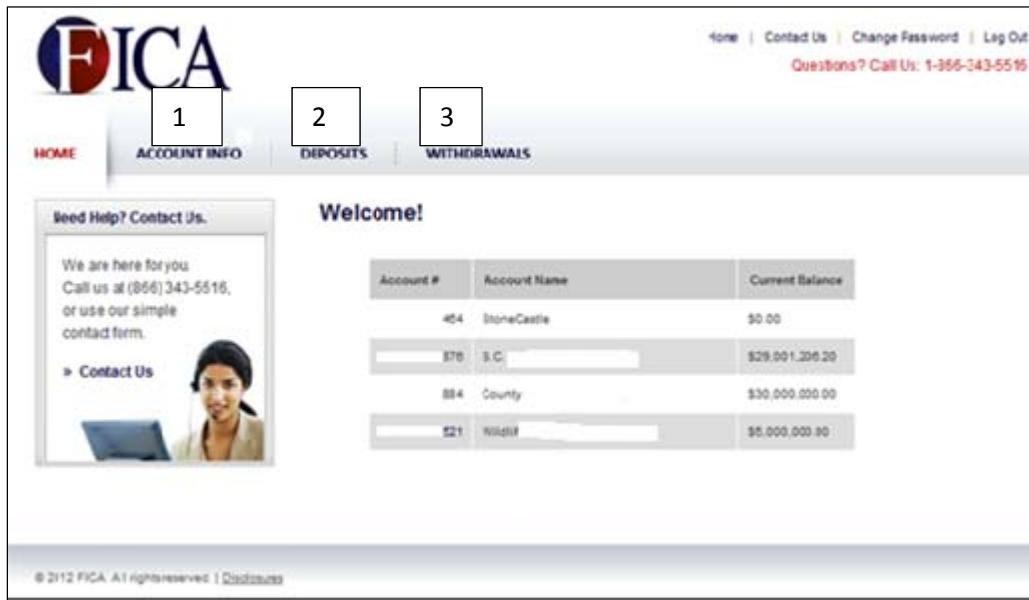
1. Enter your User Name and click “Reset Password”
2. A Temporary Password will be sent to your registered e-mail address within a few minutes

**Figure 7 –Reset Password**

3. Once you log on with the temporary password, you will be prompted to change your password
4. Follow instructions for Changing Passwords
5. Log off and then log back on with your new password

## Navigating the Site

The FICA website is easy to navigate. Once you are logged on to the site, you will be able to see and manage your account. The Welcome Screen will show each of your accounts and their current balance. You will be able to see account detail by clicking on the account number. You will also be able to navigate to:



**Figure 8 – Welcome Screen**

There are three Tabs that will give you information about your FICA Account:

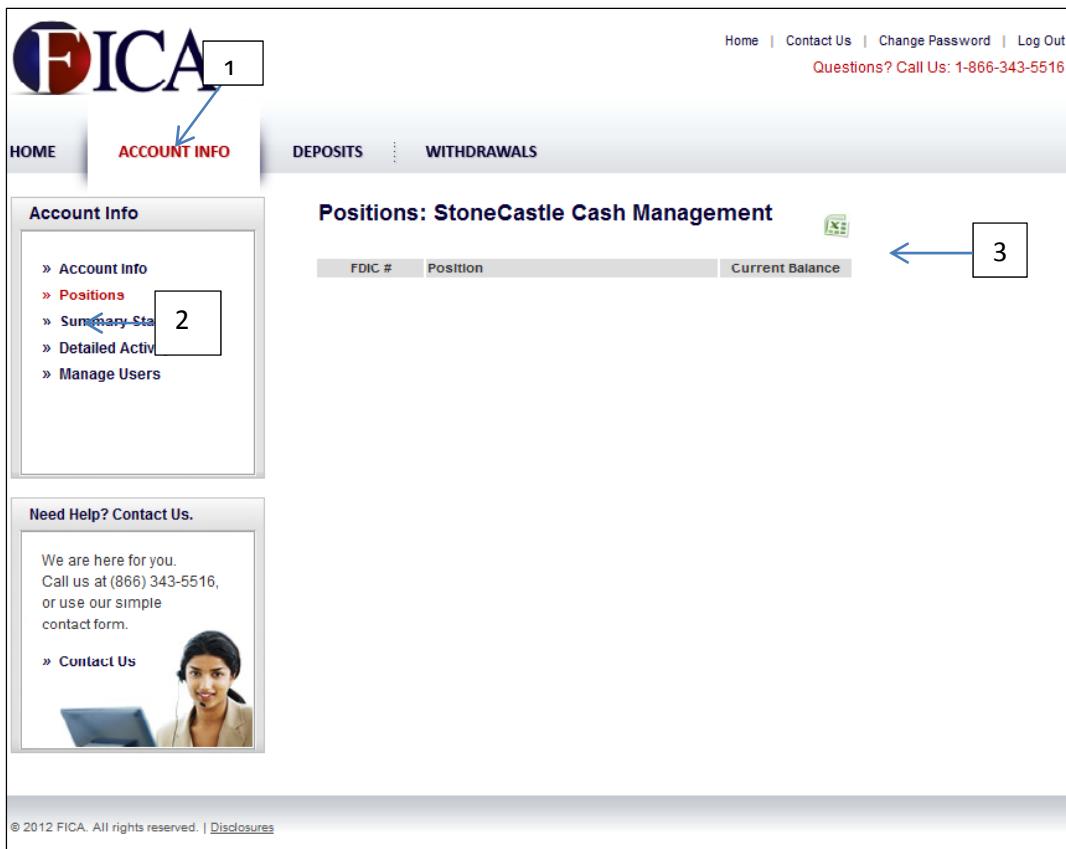
1. Account Info Tab
  - a. Account Info, displays a list of your accounts and provides account summaries
  - b. Positions displays all banks where your funds are allocated
  - c. Summary Statement – provides your monthly FICA Statements
  - d. Detailed Activity – shows all account activity
  - e. Manage Users – add, edit and delete users
2. Deposits – to obtain instructions on how to make deposits to your FICA Account
3. Withdrawals – to initiate withdrawals or view pending withdrawals

## Account Info Tab

The screenshot shows the FICA website interface. At the top, there is a navigation bar with links for Home, Contact Us, Change Password, and Log Out. Below this, a question "Questions? Call Us: 1-866-343-5515" is displayed. The main menu includes HOME, ACCOUNT INFO (which is highlighted in red), DEPOSITS, and WITHDRAWALS. On the left, a sidebar titled "Account Info" contains links for Account Info, Positions, Summary Statements, Detailed Activity, and Manage Users. The main content area is titled "Account Info: StoneCastle Cash Management". It displays account details: Name - StoneCastle Cash Management, Account # - (redacted), Current Balance - \$0.00, Available Balance - \$0.00, and Pending Withdrawals - \$0.00. Below this, a section titled "Need Help? Contact Us." provides contact information: "We are here for you. Call us at (066) 343-5516, or use our simple contact form." A link ">Contact Us" is provided, accompanied by an image of a person wearing a headset. At the bottom of the page, a copyright notice reads "© 2012 FICA. All rights reserved. | [Disclosures](#)". A blue arrow points from the number "1" in a box to the "ACCOUNT INFO" tab in the main menu.

**Figure 9 – Account Info**

1. Account Info page will display:
  - a. The account name
  - b. The current and available balance
  - c. Pending withdrawal amount (if any)

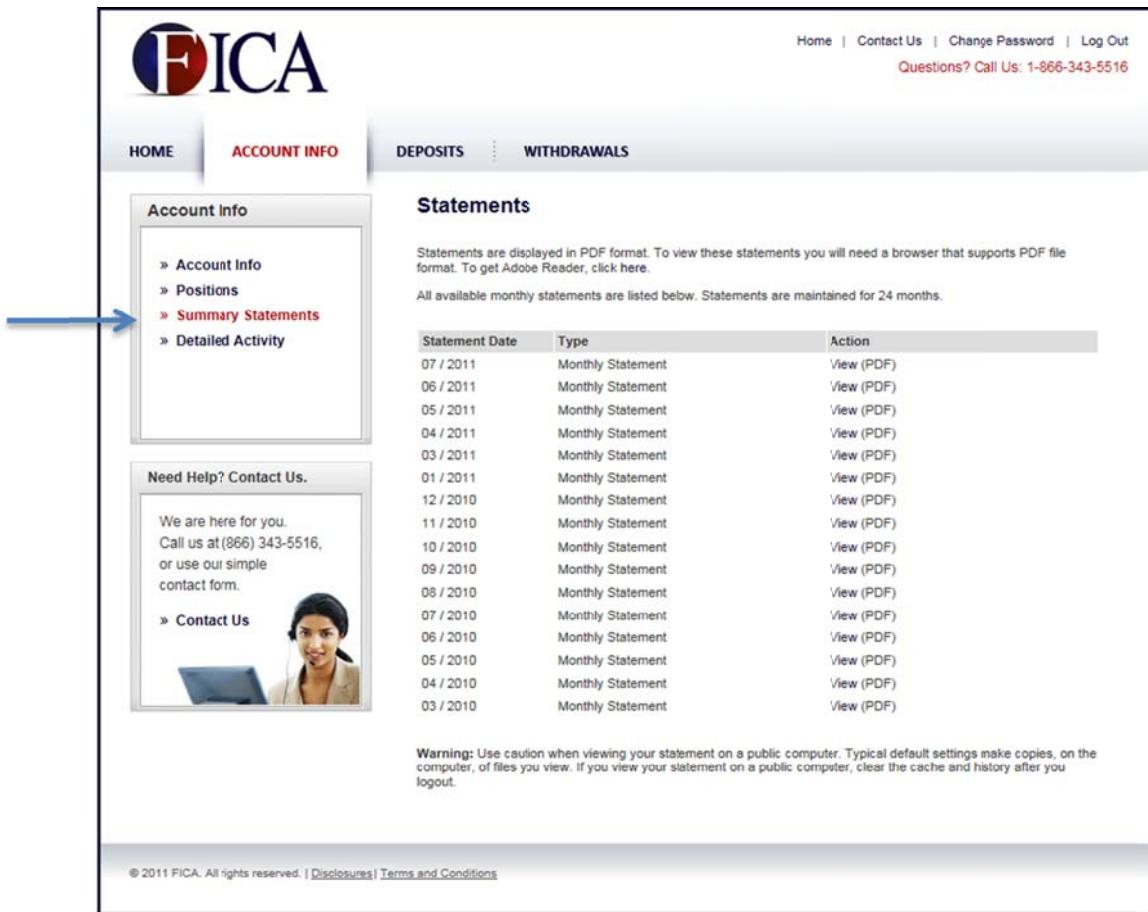


**Figure 10 – Positions**

2. Click on “**Positions**” to see the banks where your funds are allocated. This page is updated daily:
  - a. The Account Name will display
  - b. Each bank where funds are allocated will be listed by FDIC # and the current balance at that bank
  - c. Positions are updated daily
3. You will be able to export your account data to an Excel Spreadsheet by clicking the Excel icon.  
Note: If you have multiple accounts, you will need to export each account separately.

## Summary Statement (Monthly FICA Statements)

Client Statements are provided electronically on a monthly basis. The statements are provided in .pdf format. Be sure to have the most up to date Adobe Software installed for ease of viewing. The monthly statement is available the second business day of each month. The FICA Support Team will send an e-mail notification to the Account Administrator when the statement is ready for viewing.



The screenshot shows the FICA website interface. At the top, there is a navigation bar with links for Home, Contact Us, Change Password, and Log Out. Below the navigation bar, a red banner displays the message "Questions? Call Us: 1-866-343-5516". The main content area has tabs for HOME, ACCOUNT INFO, DEPOSITS, and WITHDRAWALS. The ACCOUNT INFO tab is selected. On the left, a sidebar titled "Account Info" contains links for Account Info, Positions, Summary Statements (which is highlighted in red), and Detailed Activity. Below this is a section titled "Need Help? Contact Us." with a message and a photo of a person. The main content area is titled "Statements" and contains a message about viewing statements in PDF format. It lists all available monthly statements from 07/2011 down to 03/2010, each with a "View (PDF)" link. At the bottom, there is a warning about viewing statements on public computers.

Statement Date	Type	Action
07 / 2011	Monthly Statement	<a href="#">View (PDF)</a>
06 / 2011	Monthly Statement	<a href="#">View (PDF)</a>
05 / 2011	Monthly Statement	<a href="#">View (PDF)</a>
04 / 2011	Monthly Statement	<a href="#">View (PDF)</a>
03 / 2011	Monthly Statement	<a href="#">View (PDF)</a>
01 / 2011	Monthly Statement	<a href="#">View (PDF)</a>
12 / 2010	Monthly Statement	<a href="#">View (PDF)</a>
11 / 2010	Monthly Statement	<a href="#">View (PDF)</a>
10 / 2010	Monthly Statement	<a href="#">View (PDF)</a>
09 / 2010	Monthly Statement	<a href="#">View (PDF)</a>
08 / 2010	Monthly Statement	<a href="#">View (PDF)</a>
07 / 2010	Monthly Statement	<a href="#">View (PDF)</a>
06 / 2010	Monthly Statement	<a href="#">View (PDF)</a>
05 / 2010	Monthly Statement	<a href="#">View (PDF)</a>
04 / 2010	Monthly Statement	<a href="#">View (PDF)</a>
03 / 2010	Monthly Statement	<a href="#">View (PDF)</a>

**Warning:** Use caution when viewing your statement on a public computer. Typical default settings make copies, on the computer, of files you view. If you view your statement on a public computer, clear the cache and history after you logout.

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**Figure 11 – FICA Monthly Statements**

## Detailed Activity (Custodial Detail)

You will be able to see all of your account detail. This is a comprehensive statement from the Custodian that shows the detail allocations at each individual bank level.

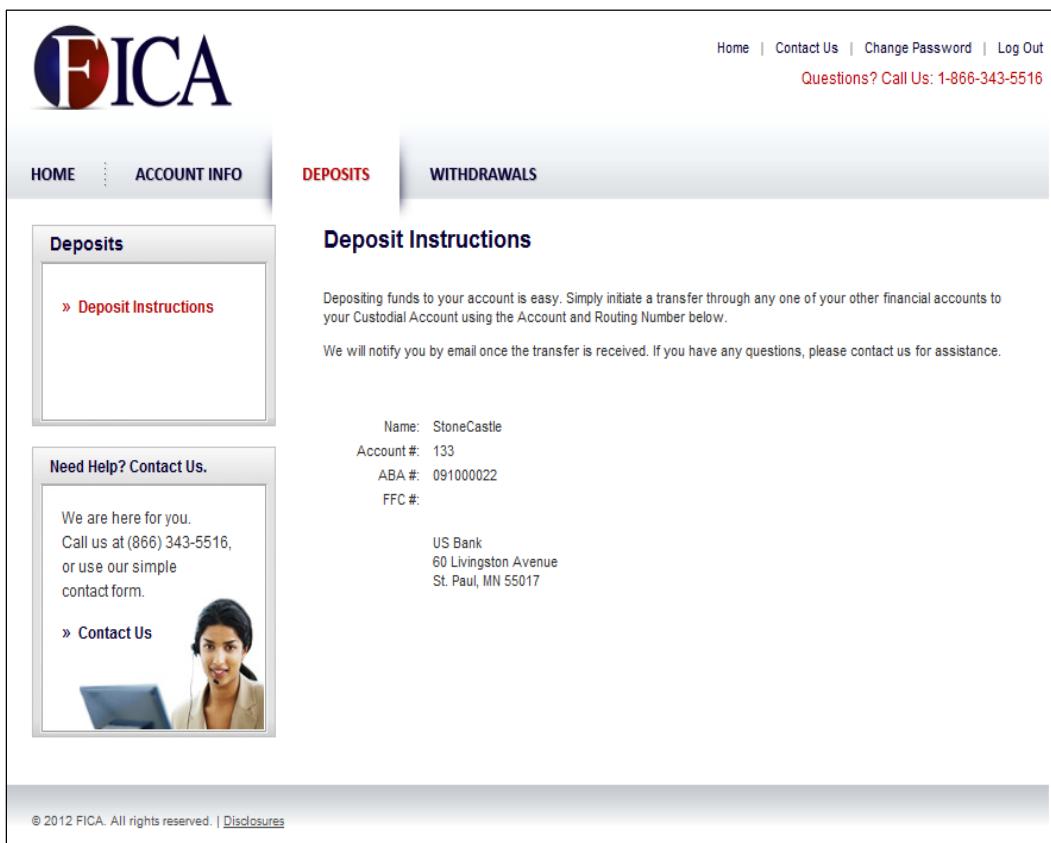
The screenshot shows the FICA website interface. At the top, there is a navigation bar with links for Home, Contact Us, Change Password, and Log Out. Below the navigation bar, there is a red banner with the text "Questions? Call Us: 1-866-343-5516". The main content area has tabs for HOME, ACCOUNT INFO, DEPOSITS, and WITHDRAWALS. The ACCOUNT INFO tab is currently active. On the left, there is a sidebar titled "Account Info" with links for Account Info, Positions, Summary Statements, Detailed Activity (which is highlighted in red), and Manage Users. The main content area is titled "Detailed Activity: StoneCastle Cash Management". It contains a message about viewing documents in PDF format and a table showing no activity for account number 464. A warning message cautions users about viewing statements on public computers. At the bottom, there is a "Need Help? Contact Us." section featuring a photo of a customer service representative and contact information. The footer includes a copyright notice for 2012 FICA and links for Disclosures.

**Figure 12 – Detailed Activity**

## Deposits Tab

The Deposit Screen provides instructions of where to send additional FICA Deposits.

1. You will initiate your wire transfer to your custodial account at US Bank, the information includes:
  - a. Account Name
  - b. Account Number
  - c. US Bank ABA Number
  - d. FFC Number
  - e. US Bank Address



**Figure 13 – Deposits Tab**

2. Deposits can be sent on any business day and must be received by the Custodian by 10:30 am EST in order to be allocated to depository banks on the same day. All deposits received by the Custodian after 10:30am EST will be processed the next available business day.

## Withdrawals Tab

Withdrawals are facilitated once per week on Mondays. If Monday is not a business day, withdrawals will be done on the next following business day. Please note that a withdrawal request can be sent at any time, but no later than 10:30am EST on the Monday on which the withdrawal is to be processed.

1. Go to the Withdrawal Tab and Click “Withdrawal Request”
2. The page will display your account number and name and your available balance
  - a. Enter the amount of the withdrawal
  - b. Print and sign the Withdrawal Request

- E-mail the Withdrawal Request to Support.Team@StoneCastlePartners.com

**Figure 14 – Withdrawal Request**

## Withdrawal Request Form

- Print the Withdrawal Request
  - Form is to be signed by an Authorized Signer
  - E-mail form to [support.team@stonecastlepartners.com](mailto:support.team@stonecastlepartners.com) or fax to 866-779-8125 for processing
- You will receive a confirmation e-mail that your request has been received
- Reminder: All withdrawals are processed on Mondays. If Monday is a holiday, your withdrawal will be processed the next following business day. Clients will receive funds within two days.

Account #	300
Account Name	StoneCastle Cash Management
Withdrawal Ref #	203
Withdrawal Amount	\$0.00
Pending Withdrawals	\$0.00
Available Balance	\$0.00

---

Authorized Signature	Date
----------------------	------

Fax to: 1-866-779-8125 or email to  
[support.team@stonecastlepartners.com](mailto:support.team@stonecastlepartners.com)



Check this box if you are closing your FICA Account. Any residual interest will be sent to you separately once the account is officially closed.

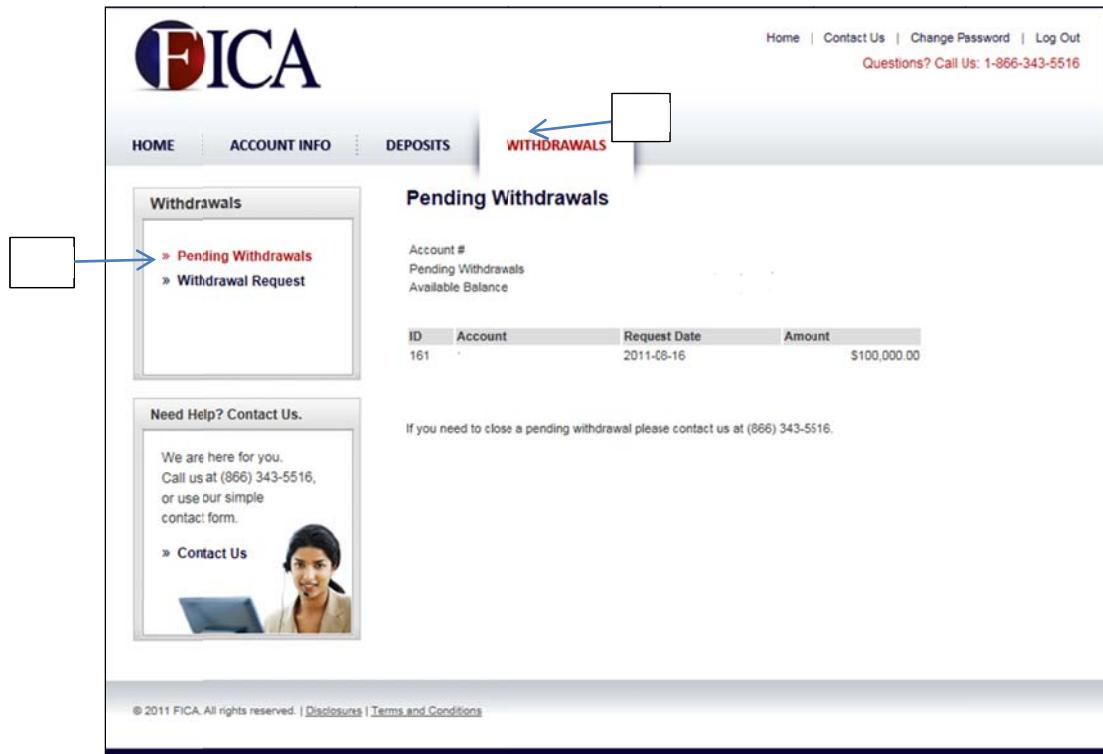
06:16 PM -  
02/16/2012

[Print This Page](#)

**Figure 15 – Printed Withdrawal Request**

## Pending Withdrawals

1. Go to the Withdrawals Tab



**Figure 16 – Pending Withdrawals**

2. Click on “Pending Withdrawals”
3. The page will display the account number, the pending withdrawal amount and the date it was requested

**Note: Although withdrawal will show as pending, the request will not be complete until it is e-mailed to the [Support.Team@StoneCastlePartners.com](mailto:Support.Team@StoneCastlePartners.com) for processing.**

## Contact Us

If you need to contact StoneCastle Cash Management you can complete the information on the “Contact Us” Page or simply call us on 1-866-353-5516.



The screenshot shows the FICA website's "Contact Us" page. At the top right, there are links for "Contact Us", "Change Password", and "Log Out". Below that is a red text link "Questions? Call Us: 1-866-343-5516". On the left, a sidebar titled "Administration" lists several options: "Pending Withdrawals", "List Accounts", "Load New Statements", "Load Closed Requests", "Load Account Info", "Load New Transactions", "Launch USB AMS", and "Launch CSC AMS". Below this is a section titled "Need Help? Contact Us." containing text and a "Contact Us" link. The main content area is titled "Contact Us" and contains a form with fields for First Name, Last Name, E-mail, Address, City, State, ZIP Code, Phone, and a large "Message" text area. A note says "You may enter up to 5000 more characters." A "Submit" button is at the bottom of the form. At the very bottom, there is a copyright notice: "© 2011 FICA. All rights reserved. | [Disclosures](#) | [Terms and Conditions](#)". A blue arrow points to the "Contact Us" link in the sidebar.

**Figure 17 – Contact Us**